

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 18-23011-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Eric Louis Torres  
aka Melissa Michalski  
36 Orange Drive  
Marlboro, NJ 07746

Melissa Torres  
aka Melissa Michalski  
36 Orange Drive  
Marlboro, NJ 07746

Social Security No.:  
xxx-xx-4518

xxx-xx-5693

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case  
as to the:

Debtor and Joint Debtor was entered on July 8, 2019.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (5) days from the date of this Order.

Dated: July 9, 2019  
JAN: dmi

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Eric Louis Torres  
 Melissa Torres  
 Debtors

Case No. 18-23011-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 148

Page 1 of 3  
 Total Noticed: 57

Date Rcvd: Jul 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2019.

db/jdb  
 cr  
 +Eric Louis Torres, Melissa Torres, 36 Orange Drive, Marlboro, NJ 07746-1841  
 +Orchards at Marlboro Condominium Association, Inc., c/o Griffin Alexander, P.C.,  
 415 Route 10, 2nd Floor, Randolph, NJ 07869-2100  
 517617144 +After Hours Urgent Care, PO Box 826325, Philadelphia, PA 19182-6325  
 517617145 +Allstate NJ Property & Casualty, PO Box 4303, Carol Stream, IL 60197-4303  
 517617146 #+Buckley Madole, P.C., 99 Wood Avenue, Suite 803, Iselin, NJ 08830-2713  
 517617147 +Buckley Madole, P.C., PO Box 9013, Addison, TX 75001-9013  
 517617150 +Centra State Medical Center, 901 West Main Street, Freehold, NJ 07728-2549  
 517617151 +Club Metro, c/o ABC Financial Services, PO Box 6800, North Little Rock, AR 72124-6800  
 517707499 +DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE F, Ocwen Loan Servicing, LLC,  
 Attn: Bankruptcy Department PO Box 24605, West Palm Beach, FL 33416-4605  
 517617158 +Elbaum, Krost & Elbaum, DDS PA, 501 Iron Bridge Road, Suite 14, Freehold, NJ 07728-5305  
 517617159 Express Scripts, PO Box 790227, Saint Louis, MO 63179-0227  
 517617160 Ezpass Violations, PO Box 15186, Albany, NY 12212-5186  
 517617161 +Geico Indemnity Ins., PO Box 55126, Boston, MA 02205-5126  
 517617162 +Griffin Alexander, PC, 415 Route 10, 2nd Flr., Randolph, NJ 07869-2100  
 517617164 +HESAA, PO Box 528, Newark, NJ 07101-0528  
 517617163 +Hackensack Meridain Health, PO Box 650292, Dallas, TX 75265-0292  
 517644526 +Nelnet on behalf of NJHESAA, New Jersey Higher Ed Student Asst Auth, 4 Quakerbridge Plaza,  
 PO Box 548, Trenton NJ 08625-0548  
 517617168 +Neuropsychology and Counseling Asso., 1683 Route 88, Suite A, Brick, NJ 08724-3065  
 517617169 +Neurosurgical Associates, PC, 710 West 168th St., Suite 425, New York, NY 10032-3726  
 517617170 +New Jersey Turnpike Authority, NJ E-Z Pass Violations Processing Center, PO Bo 52005,  
 Newark, NJ 07101-8205  
 517617171 +New York Presbyterian Hospital, PO Box 6154, New York, NY 10249-6154  
 517617173 +Northland Group, P.O. Box 390846, Mail Code GLX290, Minneapolis, MN 55439-0846  
 517617174 Ocwen Loan Servicing, P.O. Box 660264, Dallas, TX 75266-0264  
 517617175 +Orchards at Marlboro CA, P.O. Box 371, Eatontown, NJ 07724-0371  
 517654036 +Orchards at Marlboro Condominium Association, Inc., c/o Griffin Alexander, P.C.,  
 415 Route 10, 2nd Floor, Randolph, New Jersey 07869-2100  
 517617177 +Princeton Foot & Ankle Assoc., PO Box 670, Cape May Court House, NJ 08210-0670  
 517617179 +RAS Cintron, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927  
 517617178 +Raritan Bay Medical Center, PO Box 48071, Newark, NJ 07101-4871  
 517762232 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of the Treasury,  
 Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)  
 517617183 +Specialized Loan Servicing, 8742 Lucent Blvd., Suite 300, Highlands Ranch, CO 80129-2386  
 517617186 +State of New Jersey, Motor Vehicle Surcharge Violation System, PO Box 1502,  
 Moorestown, NJ 08057-9704  
 517617184 State of New Jersey, Motor Vehicle Violations Surcharge Syste, P. O. Box 4850,  
 Trenton, NJ 08650-4850  
 517640634 +The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 517617187 +Westgate Resorts, 2801 Old Winter Garden Road, Ocoee, FL 34761-2965

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 09 2019 23:55:37 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 09 2019 23:55:34 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

cr +E-mail/Text: bankruptcynotice@franklincredit.com Jul 09 2019 23:55:01  
 Deutsche Bank National Trust Company, as Trustee f, RAS CITRON, LLC,  
 130 CLINTON ROAD, SUITE 202, Fairfield, NJ 07004-2927

517617148 +EDI: CAPONEAUTO.COM Jul 10 2019 03:13:00 Capital One Auto Finance, Attn: Bankruptcy,  
 Po Box 30285, Salt Lake City, UT 84130-0285

517617149 +EDI: CAPONEAUTO.COM Jul 10 2019 03:13:00 Capital One Auto Finance, 3901 Dallas Pkwy,  
 Plano, TX 75093-7864

517648664 +EDI: AISACG.COM Jul 10 2019 03:13:00 Capital One Auto Finance, a division of Capital On,  
 P.O. Box 4360, Houston, TX 77210-4360

517631106 +EDI: AISACG.COM Jul 10 2019 03:13:00 Capital One Auto Finance, a division of Capital On,  
 AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

517617152 +EDI: WFNNB.COM Jul 10 2019 03:13:00 Comenity - Bon Ton, PO Box 659813,  
 San Antonio, TX 78265-9113

517617153 +EDI: WFNNB.COM Jul 10 2019 03:13:00 Comenity - Lane Bryant Retail, P.O. Box 659728,  
 San Antonio, TX 78265-9728

517617154 +EDI: WFNNB.COM Jul 10 2019 03:13:00 Comenity - Victoria's Secret, P.O. Box 659728,  
 San Antonio, TX 78265-9728

517617155 EDI: WFNNB.COM Jul 10 2019 03:13:00 Comenity Bank - Abercrombie, PO Box 182185,  
 Columbus, OH 43218

517617156 +EDI: WFNNB.COM Jul 10 2019 03:13:00 Comenity Bank / Lane Bryant, Bankruptcy Department,  
 P.O. Box 182125, Columbus, OH 43218-2125

District/off: 0312-3

User: admin  
Form ID: 148

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Total Noticed: 57

Date Rcvd: Jul 09, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517617157 +EDI: WFNNB.COM Jul 10 2019 03:13:00 Comenity Bank/vctrssec, PO Box 182125,  
Columbus, OH 43218-2125  
517652936 +E-mail/Text: bankruptcynotice@franklincredit.com Jul 09 2019 23:55:01  
DEUTSCHE BANK NATIONAL TRUST COMPANY, RAS Citron, LLC, 130 Clinton Road, Suite 202,  
Fairfield, NJ 07004-2927  
517617165 EDI: IRS.COM Jul 10 2019 03:13:00 Internal Service Revenue, PO Box 7346,  
Philadelphia, PA 19101-7346  
517617166 +E-mail/Text: Meridianbankruptcy@hackensackmeridian.org Jul 09 2019 23:56:11 Meridian Health,  
c/o Jersey Shore University Medical Cent, PO Box 399, Neptune, NJ 07754-0399  
517617167 +E-mail/Text: electronicbkydocs@nelnet.net Jul 09 2019 23:55:39 Nelnet, Inc., PO Box 2970,  
Omaha, NE 68103-2970  
517617172 +E-mail/Text: bnc@nordstrom.com Jul 09 2019 23:54:48 Nordstrom FSB, P.O. Box 13589,  
Scottsdale, AZ 85267-3589  
517726678 EDI: Q3G.COM Jul 10 2019 03:13:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
517626767 EDI: Q3G.COM Jul 10 2019 03:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
517617180 +EDI: NAVIENTFKASMSERV.COM Jul 10 2019 03:13:00 Sallie Mae, 11100 Usa Pkwy,  
Fishers, IN 46037-9203  
517617182 +E-mail/Text: clientservices@simonsagency.com Jul 09 2019 23:56:15 Simons Agency, Inc.,  
4963 Wintersweet Dr, Liverpool, NY 13088-2176  
517617181 +E-mail/Text: clientservices@simonsagency.com Jul 09 2019 23:56:15 Simons Agency, Inc.,  
Attn: Bankruptcy, 4963 Wintersweet Dr., Liverpool, NY 13088-2176

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517617185\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Unit,  
P.O. Box 245, Trenton, NJ 08695-0245)  
517617176 ##+Preston Deutsch, DC, 705 Tennent Road, Englishtown, NJ 07726-3127

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 11, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Aleisha Candace Jennings on behalf of Creditor Deutsche Bank National Trust Company, as  
Trustee for Ameriquest Mortgage Securities Inc., Asset-Backed Pass-Through Certificates, Series  
2005-R10 ajennings@rasflaw.com  
Harold N. Kaplan on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for  
Ameriquest Mortgage Securities Inc., Asset-Backed Pass-Through Certificates, Series 2005-R10  
hkaplan@rasnj.com, informationathnk@aol.com  
Jason Brett Schwartz on behalf of Creditor Capital One Auto Finance  
jschwartz@mesterschwartz.com

District/off: 0312-3

User: admin  
Form ID: 148

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Total Noticed: 57

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Kevin Gordon McDonald on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York, as successor to JPMorgan Chase Bank N.A. as Indenture Trustee, on behalf of the holders of the Terwin Mortgage Trust 2006-HF1, Asset-backed Secu kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kevin M. BATTERY on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Ameritrust Mortgage Securities Inc., Asset-Backed Pass-Through Certificates, Series 2005-R10 bkyefile@rasflaw.com  
Melissa N. Licker on behalf of Creditor The Bank of New York, as Indenture Trustee, on behalf of the holders of the Terwin Mortgage Trust 2006-HF-1, Asset-backed Securities, Series 2006-HF-1 NJ\_ECF\_Notices@mccalla.com  
Melissa N. Licker on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York, as successor to JPMorgan Chase Bank N.A. as Indenture Trustee, on behalf of the holders of the Terwin Mortgage Trust 2006-HF1, Asset-backed Secu NJ\_ECF\_Notices@mccalla.com  
Sindi Mncina on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Ameritrust Mortgage Securities Inc., Asset-Backed Pass-Through Certificates, Series 2005-R10 smncina@rascrane.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
Vanessa Pena on behalf of Creditor Orchards at Marlboro Condominium Association, Inc. vpena@lawgapc.com, attorneys@lawgapc.com  
William H. Oliver, Jr. on behalf of Joint Debtor Melissa Torres bkwoliver@aol.com, R59915@notify.bestcase.com  
William H. Oliver, Jr. on behalf of Debtor Eric Louis Torres bkwoliver@aol.com, R59915@notify.bestcase.com

TOTAL: 13